IN THE CLAIMS:

1.   (Previously Presented) A processing system implemented method for identifying teaser surfers, the method comprising:

receiving, by the data processing system, a credit history data for a creditor;

calculating, by the data processing system, a first set of sums, wherein each sum in the first set of sums comprises a total credit card debt for all credit cards issued to the creditor for a corresponding, different one month period, and wherein a first total number of sums in the first set of sums equals a predetermined number of months;

calculating, by the data processing system, a second set of sums, wherein each sum in the second set of sums comprises a total new credit card debt for all new credit cards issued to the creditor for the corresponding, different one month period, and wherein a second total number of sums in the second set of sums equals the predetermined number of months;

calculating, by the data processing system, a third set of percentages, wherein each percentages in the third set of percentages comprises a percentage of new credit card debt to total credit card debt for the corresponding, different one month period, and wherein a third total number of percentages in the third set of percentages equals the predetermined number of months;

calculating, by the data processing system, an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing, by the data processing system, the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage, wherein, by comparing, a comparison is formed; and

determining, by the data processing system, whether to issue a credit card to the creditor based on the comparison.

2.   (Previously Presented) The method recited in claim 1, further comprising:

calculating, by the data processing system, a fourth set of sums, wherein each sum in the fourth set of sums comprises a total credit card debt for all relatively new credit cards issued to the creditor for the corresponding, different one month period, and wherein a fourth total number of sums in the fourth set of sums equals the predetermined number of months;

calculating, by the data processing system, a fifth set of percentages, wherein each percentage in the fifth set of percentages comprises a percentage of relatively new credit card debt to total credit card debt for the corresponding, different one month period, and wherein a

fifth total number of percentages in the fifth set of percentages equals the predetermined number of months;

calculating, by the data processing system, an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

comparing, by the data processing system, the average percentage of relatively new credit card debt to total credit card debt to a second preset cutoff average percentage. wherein, by comparing the average percentage of relatively new credit card debt to total credit card debt to the second preset cutoff average percentage, a second comparison is formed; and

determining, by the data processing system, whether to issue a credit card to the creditor based on the second comparison.

3. (Previously Presented) The method recited in claim 1, wherein the new credit cards have been issued to the creditor for less than six months.

4. (Previously Presented) The method recited in claim 1, wherein the new credit cards are credit cards having been issued to the creditor for a period of time less than a preset time period. and wherein during the preset time period the new credit cards have low interest teaser interest rates.

5. (Previously Presented) The method recited in claim 2, wherein the relatively new credit cards are credit cards having been issued to the creditor for less than twelve months.

6. (Previously Presented) The method recited in claim 2, wherein the relatively new credit cards have been issued to the creditor for a period of time less than two preset time periods, and wherein the two preset time periods correspond to time periods during which the relatively new credit cards have low interest teaser interest rates.

7. (Previously Presented) The method recited in claim 1, wherein the predetermined number of months is twelve months.

8. (Previously Presented) The method recited in claim 1, wherein the predetermined number of months is twenty-four months.

9.   (Previously Presented) The method recited in claim 1, wherein the preset cutoff average percentage is sixty-five percent.

10.   (Previously Presented) The method recited in claim 2, wherein the second preset cutoff average is eighty-five percent.

11-69. (Canceled)